

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Beck, Lorenzo § Case No. 08 B 34437  
Beck, Patricia A §  
Debtors §  
§

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 12/16/2008.

2) The plan was confirmed on 04/06/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/07/2010.

5) The case was dismissed on 06/28/2010.

6) Number of months from filing or conversion to last payment: 18.

7) Number of months case was pending: 20.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$13,303.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$12,092.00

Less amount refunded to debtor \$0

**NET RECEIPTS:**

\$12,092.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,638.00

Court Costs \$0

Trustee Expenses & Compensation \$811.17

Other \$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,449.17

Attorney fees paid and disclosed by debtor \$1,048.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Patricia L Beck	Priority	\$0	\$111.19	\$111.19	\$0	\$0
Cook County Treasurer	Secured	\$0	NA	NA	\$0	\$0
Santander Consumer USA	Secured	\$15,694.75	\$15,694.75	\$15,694.75	\$5,322.16	\$0
Sovereign Bank	Secured	\$17,714.72	\$17,714.72	\$17,714.72	\$2,909.99	\$0
Sovereign Bank	Secured	\$100,157.00	\$84,181.95	\$84,181.95	\$0	\$0
US Bank Home Mortgage	Secured	\$2,500.00	\$2,500.00	\$2,500.00	\$410.68	\$0
US Bank Home Mortgage	Secured	\$2,500.00	NA	NA	\$0	\$0
AES/EFR	Unsecured	\$2,572.00	NA	NA	\$0	\$0
Bureau Of Collection Recovery	Unsecured	\$365.00	NA	NA	\$0	\$0
Collection Company Of America	Unsecured	\$283.00	NA	NA	\$0	\$0
Dependon Collection Service	Unsecured	\$59.00	NA	NA	\$0	\$0
Educational Credit Management Corp	Unsecured	\$23,167.00	\$23,625.52	\$23,625.52	\$0	\$0
First Revenue Assurance	Unsecured	\$309.00	NA	NA	\$0	\$0
Illinois State Tollway	Unsecured	\$82.80	NA	NA	\$0	\$0
JDAD, Inc.	Unsecured	\$1,683.21	\$1,574.28	\$1,574.28	\$0	\$0
Marauder Corporation	Unsecured	\$313.00	NA	NA	\$0	\$0
Mutual Hospital Services/Alverno	Unsecured	\$137.00	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
National Capital Management	Unsecured	NA	\$674.46	\$674.46	\$0	\$0
National Credit Mgmt Corp	Unsecured	\$265.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$379.00	NA	NA	\$0	\$0
Northern Indiana Public Ser	Unsecured	NA	\$303.99	\$303.99	\$0	\$0
Purdue University	Unsecured	NA	\$265.14	\$265.14	\$0	\$0
RoundUp Funding LLC	Unsecured	NA	\$490.20	\$490.20	\$0	\$0
Sallie Mae	Unsecured	\$22,107.00	\$22,411.74	\$22,411.74	\$0	\$0
Santander Consumer USA	Unsecured	NA	\$0	\$0	\$0	\$0
Trust Receivable Services	Unsecured	\$307.00	NA	NA	\$0	\$0
United States Dept Of Education	Unsecured	\$4,666.00	\$4,783.85	\$4,783.85	\$0	\$0
Wells Fargo Fin Acceptance	Unsecured	\$11,553.00	\$11,714.17	\$11,714.17	\$0	\$0
Zenith Acquisition	Unsecured	\$56.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$84,181.95	\$0	\$0
Mortgage Arrearage	\$20,214.72	\$3,320.67	\$0
Debt Secured by Vehicle	\$15,694.75	\$5,322.16	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$120,091.42</b>	<b>\$8,642.83</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$111.19	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$111.19</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$65,843.35</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$3,449.17
Disbursements to Creditors	\$8,642.83
<b>TOTAL DISBURSEMENTS:</b>	<b>\$12,092.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 11, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.